

Information to identify the case:

Debtor 1	Brian D. Matson	Social Security number or ITIN	xxx-xx-1884
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Angela M. Matson	Social Security number or ITIN	xxx-xx-2048
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22468-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian D. Matson

Angela M. Matson

6/23/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian D. Matson
Angela M. Matson
Debtors

Case No. 17-22468-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 23, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian D. Matson, Angela M. Matson, 1410 Route 286, Export, PA 15632-1958
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave., Suite 100, boca raton, FL 33487-2853
14656426	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Assoc., 13355 Noel Rd., Suite 2100, Dallas, TX 75240
14707271	Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14671255	+ PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
14656431	Pennymac, PO Box 514387, Los Angeles, CA 90051-4387
14679846	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15366804	+ Pheple Federal Credit Union f/k/a, Westmoreland Community FCU, 2900 Seminary Drive, Bldg. G, Greensburg, PA 15601-3734
14656434	+ Westmoreland Fed Emp FCU, 238 S Pennsylvania Ave., Greensburg, PA 15601-3007

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 24 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 24 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2021 23:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14656421	+ EDI: AAEO.COM	Jun 24 2021 03:23:00	Aarons, 5142 Ste. 155 Route 30, Greensburg, PA 15601-7865
14656424	Email/Text: ebnnotifications@creditacceptance.com	Jun 23 2021 23:27:00	Credit Acceptance Corporation, 25505 W. 12 Mile Rd., Southfield, MI 48034
14656422	Email/Text: bankruptcy@usecapital.com	Jun 23 2021 23:29:00	Capital Accounts LLC, PO Box 140065, Nashville, TN 37214-0065
14656423	+ EDI: CAPITALONE.COM	Jun 24 2021 03:23:00	Capital One, P.O. Box 30285, Salt Lake City, UT

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Jun 23, 2021

Form ID: 318

Total Noticed: 39

			84130-0285
14645337	+ Email/Text: ebnotifications@creditacceptance.com	Jun 23 2021 23:27:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14656425	Email/PDF: creditonebknotifications@resurgent.com	Jun 23 2021 23:44:47	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14723436	EDI: DIRECTV.COM	Jun 24 2021 03:23:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14644314	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 23 2021 23:28:00	First Energy, 800 Cabin Hill Drive, Greensburg, PA 15601-1650
14656428	EDI: JEFFERSONCAP.COM	Jun 24 2021 03:23:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
14702267	EDI: JEFFERSONCAP.COM	Jun 24 2021 03:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14656429	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:48	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
14699814	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:48	LVNV Funding, LLC its successors and assigns as, assignee of Bluestem Brands, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699730	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:48	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14724605	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:48	LVNV Funding, LLC its successors and assigns as, assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699732	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:45:06	LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications., Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699723	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:49	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14656430	+ EDI: MID8.COM	Jun 24 2021 03:23:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14714916	+ EDI: MID8.COM	Jun 24 2021 03:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14686921	Email/Text: pconley@westmorelandfcu.org	Jun 23 2021 23:28:00	WESTMORELAND COMMUNITY FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601
14699780	EDI: PRA.COM	Jun 24 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14699480	Email/PDF: resurgentbknotifications@resurgent.com	Jun 23 2021 23:44:48	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14689567	EDI: AIS.COM	Jun 24 2021 03:23:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14716307	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 23 2021 23:28:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14656432	Email/Text: bankruptcy@firstenergycorp.com	Jun 23 2021 23:28:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 28

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Jun 23, 2021

Form ID: 318

Total Noticed: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PennyMac Loan Services, LLC
cr		WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS
cr		Wilmington Trust, National Association
cr	*	Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
14656427	*+	First Energy, 800 Cabin Hill Drive, Greensburg, PA 15601-1650
14656433	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., Westmoreland Community FCU, 1007 Georges Station Road, Greensburg, PA 15601
14656435	*+	Westmoreland Fed. Emp. FCU, 238 S Pennsylvania Ave., Greensburg, PA 15601-3007

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 amps@manleydeas.com
Brian Nicholas	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 C/O FAY SERVICING LLC bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Jill Manuel-Coughlin	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@powerskirm.com
Joseph Paul Covelli	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com
Kaitlin Shire	on behalf of Creditor Fay Servicing LLC kshire@hillwallack.com lharkins@hillwallack.com;hwbknj@hillwallack.com
Kaitlin Shire	on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 kshire@hillwallack.com, lharkins@hillwallack.com;hwbknj@hillwallack.com
Matthew M. Herron	

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Jun 23, 2021

Form ID: 318

Total Noticed: 39

on behalf of Debtor Brian D. Matson mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Joint Debtor Angela M. Matson mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Michael J Shavel

on behalf of Creditor Wilmington Trust National Association mshavel@hillwallack.com,
ldejesus@hillwallack.com;lharkins@hillwallack.com

Natalie N. Piscione

on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT
UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor Wilmington Trust National Association amps@manleydeas.com

TOTAL: 18